

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION

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In Re:

**Richard Neville Hall, Jr. And Robin  
Bowen Hall**

Social Security No. xxx-xx-3920 and xxx-xx-8294  
Address: 2113 Olde Brassfield Lane, Franklinton, NC 27525-

Case No. 10-02371-8-SWH  
Chapter 13

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Debtors

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**NOTICE OF OBJECTION TO CLAIM**

The Debtors have filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

If you do not want the court to eliminate or change your claim, then on or before 30 days after the date of this Notice, you or your attorney must file with the Court, pursuant to Local Rule 9014-1, a written response, an answer explaining your position, and a request for hearing at: Clerk, U.S. Bankruptcy Court, Post Office Box 1441, Raleigh, N.C. 27602-1441.

If you mail your response to the court for filing, you must mail it early enough so that court will receive it on or before the date stated above. **You must also mail a copy to the following:**

John T. Orcutt Attorney 6616-203 Six Forks Rd. Raleigh, N.C. 27615	John F. Logan CHAPTER 13 TRUSTEE P.O. Box 61039 Raleigh, N.C. 27661-1039
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If a response and a request for hearing is filed in writing on or before the date set above, a hearing will be conducted on the objection to claim at a date, time and place to be later set and all parties will be notified accordingly. If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim.

Dated: 11/15/10

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

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/s John T. Orcutt

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John T. Orcutt  
Attorney for Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
(919) 847-9750

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**Debtors**

**OBJECTION TO CLAIM**

**NOW COMES** the Debtors above-named, through counsel, who respectfully object to the proof of claim filed by the creditor HOME LOAN SERVICES, INC and dated April 19, 2010, for the following reasons:

The original Proof of Claim stated that the monthly mortgage payment is \$1,687.06. They filed an Amended Proof of Claim with the monthly mortgage payment being \$1,954.82. All statements we have show that the monthly payment should be \$1,687.06. There is no evidence that the mortgage payment was increased to \$1,954.82.

**WHEREFORE**, the Debtors pray that the Court enter an Order reducing the claim accordingly. . .

Dated: 11/15/10

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

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/s John T. Orcutt

John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, N.C. 27615  
(919) 847-9750

**VERIFICATION**

Richard Neville Hall, Jr. and Robin Bowen Hall, the Debtors herein, declare under penalty of perjury that the factual allegations set forth in the foregoing Objection to Claim are true and correct, to the best of said Debtors' knowledge, information and belief.

Dated: November 15, 2010

/s Richard Neville Hall, Jr.

Richard Neville Hall, Jr., Debtor

/s Robin Bowen Hall

Robin Bowen Hall, CoDebtor

**CERTIFICATE OF SERVICE**

I, Charlene Ennemoser, certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age and that on November 15, 2010. I served copies of the foregoing **NOTICE OF OBJECTION** and **OBJECTION TO CLAIM** by certified first-class U.S. mail, return receipt requested, addressed to the following parties:

HOME LOAN SERVICES, INC

**Attn: Managing Agent**

150 Allegheny Center Mall

Pittsburgh, PA 15212-

Matthew T. McKee

Attorney for HOME LOAN SERVICES, INC

2701 Coltgate Road

Suite 300

Charlotte, NC 28211-

and by automatic electronic noticing upon the following Trustee:

John F. Logan

Chapter 13 Trustee

/s Charlene Ennemoser

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Charlene Ennemoser

claimobe.wpt (rev. 3/22/06)